

CITY OF HAYWARD
BENEFIT SUMMARY - EFFECTIVE 01/01/15

ITEM (Some provisions do not apply to P/T Employees. Consult MOU's.)	SEIU Local 1021	SEIU Local 1021	SEIU Local 1021	Local 21	HAME	Unrepresented	POA	Police Management	Local 1909	Fire Chiefs	Local 1909	SEIU Local 1021	Unrepresented
	CLERICAL - 100 (011)	MAINT - 300 (031)	CONF - 400 (041)	PROF & TECH ENG- 600 (061)	HAME - 700 (071)	UNREP (Incl. Police & Fire Chief) - 1100 (072)	POLICE - 500 (051)	POL MGMT - 800 (081)	FIRE - 200 (021)	FIRE CHIEFS - 1000 (073)	FIRE OFFICERS	SR. & LIB PAGES (Budgeted & work 20 hrs or more) - 100 (011)	ELECTED OFFICIAL - 1300
1. MAXIMUM MONTHLY MEDICAL CONTRIBUTION* (City contracts with CalPERS for Medical); please visit http://www.calpers.ca.gov/eip-docs/member/health/2014-health-info/rates/bay-area.pdf for plan costs													
PERS - One Party	\$740.01	\$740.01	\$740.01	\$900.21	\$783.54	\$696.48	\$928.87	\$870.60	\$928.87	\$870.60	\$870.60	\$280.00	\$609.42
PERS - Two Party	\$1,480.02	\$1,480.02	\$1,480.02	\$1,521.78	\$1,567.08	\$1,392.96	\$1,857.74	\$1,741.20	\$1,857.74	\$1,741.20	\$1,741.20		\$1,218.84
PERS - Three or More	\$1,924.03	\$1,924.03	\$1,924.03	\$1,857.57	\$2,037.20	\$1,810.85	\$2,415.06	\$2,263.56	\$2,415.06	\$2,263.56	\$2,263.56		\$1,584.49
MOU/Resolution	85% - 2nd Highest Plan (BlueShield NetValue - Bay Area)	85% - 2nd Highest Plan (BlueShield NetValue - Bay Area)	85% - 2nd Highest Plan (BlueShield NetValue - Bay Area)	Kaiser (Add'l amounts for 1 & 2 party)	90% - 2nd Highest Plan (BlueShield NetValue - Bay Area)	80% - 2nd Highest Plan (BlueShield NetValue - Bay Area)	Blue Shield - Bay Area	2nd Highest Plan (BlueShield NetValue - Bay Area)	Any Plan except PERSCare	2nd Highest Plan (BlueShield NetValue - Bay Area)	2nd Highest Plan (BlueShield NetValue - Bay Area)	Flat amount for medical, dental, vision and/or life insurance	70% Blue Shield - Bay Area at Enrollment Level
Except for Prof & Tech Eng, there is no cash back for selecting a plan under the max monthly contribution amount.													
2. MONTHLY ALTERNATIVE BENEFIT IN LIEU OF MEDICAL CONTRIBUTIONS													
One Party	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$210.00	\$150.00	\$668.63	\$150.00	\$150.00	NONE	NONE
Two Party	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$360.00	\$270.00	\$1,337.26	\$270.00	\$270.00		
Three or More	\$350.00	\$350.00	\$350.00	\$350.00	\$350.00	\$350.00	\$500.00	\$350.00	\$1,738.44	\$350.00	\$350.00		
3. RETIREE MEDICAL													
Retired	After 12/31/07	After 12/31/07	After 12/31/07	After 12/31/07			Hired after 5/1/2012	Hired into HPMU After 6/12/12				NONE	\$122.00
Paid Directly to PERS	\$122.00	\$122.00	\$122.00	\$122.00	\$122.00	\$122.00	\$122.00	\$122.00	\$122.00	\$122.00	\$122.00		
Reimbursed through A/P	<u>\$152.72</u>	<u>\$152.72</u>	<u>\$152.72</u>	<u>\$152.72</u>	<u>\$152.72</u>	<u>\$115.31</u>	<u>\$386.30</u>	<u>\$386.30</u>	<u>\$386.30</u>	<u>\$386.30</u>	<u>\$386.30</u>		
Total Monthly Contribution	<u>\$274.72</u>	<u>\$274.72</u>	<u>\$274.72</u>	<u>\$274.72</u>	<u>\$274.72</u>	<u>\$237.31</u>	<u>\$508.30</u>	<u>\$508.30</u>	<u>\$508.30</u>	<u>\$508.30</u>	<u>\$508.30</u>		<u>\$237.31</u>
Retired	12/30/07 & Before	12/30/07 & Before	12/30/07 & Before	12/30/07 & Before			Hired before 05/01/12	Hired into HPMU 06/12/12 & Before				NONE	
Paid Directly to PERS	\$122.00	\$122.00	\$122.00	\$122.00			\$122.00	\$122.00					
Reimbursed through A/P	<u>\$104.01</u>	<u>\$104.01</u>	<u>\$104.01</u>	<u>\$104.01</u>			<u>\$592.45</u>	<u>\$592.45</u>					
Total Monthly Contribution	<u>\$226.01</u>	<u>\$226.01</u>	<u>\$226.01</u>	<u>\$226.01</u>			<u>\$714.45</u>	<u>\$714.45</u>					
EE contribution	\$44/pay period	\$33.50/pay period	\$44/pay period	\$35/pay period	\$52/pay period								
Vesting*	10 yrs of City service- Effective 1/1/08	10 yrs of City service- Effective 1/1/08	10 yrs of City service- Effective 1/1/08	10 yrs of City service- Effective 1/1/08	10 yrs of City service- Effective 1/1/06	NONE	10 yrs of City service- Effective 7/1/04	10 yrs of City service- Effective 1/1/03	10 yrs of City service- Effective 1/1/04	NONE	NONE	N/A	NONE
*Police - Vesting requirement does not apply to Industrial Disability Retirements.													

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ITEM <small>(Some provisions do not apply to P/T Employees. Consult MOU's.)</small>	SEIU Local 1021	SEIU Local 1021	SEIU Local 1021	Local 21	HAME	Unrepresented	POA	Police Management	Local 1909	Fire Chiefs	Local 1909	SEIU Local 1021	Unrepresented
	CLERICAL - 100 (011)	MAINT - 300 (031)	CONF - 400 (041)	PROF & TECH ENG- 600 (061)	HAME - 700 (071)	UNREP (Incl. Police & Fire Chief) - 1100 (072)	POLICE - 500 (051)	POL MGMT - 800 (081)	FIRE - 200 (021)	FIRE CHIEFS - 1000 (073)	FIRE OFFICERS	SR. & LIB PAGES (Budgeted & work 20 hrs or more) - 100 (011)	ELECTED OFFICIAL - 1300
4. DENTAL PLAN MONTHLY PREMIUM, CITY CONTRIBUTION LISTED UNDER MOU/RESOLUTION													
Delta Dental - Monthly Premium	EE only \$64.46	EE only \$64.46	EE only \$64.46	EE only \$71.17	EE only \$71.17	EE only \$71.17	EE only \$79.78	EE only \$71.17	EE only \$79.78	EE only \$71.17	EE only \$71.17	EE only \$64.46	EE only \$71.17
	EE + 1 \$109.51	EE + 1 \$109.51	EE + 1 \$109.51	EE + 1 \$120.98	EE + 1 \$120.98	EE + 1 \$120.98	EE + 1 \$135.23	EE + 1 \$120.98	EE + 1 \$135.23	EE + 1 \$120.98	EE + 1 \$120.98	EE + 1 \$109.51	EE + 1 \$120.98
	EE + Fam \$167.49	EE + Fam \$167.49	EE + Fam \$167.49	EE + Fam \$185.02	EE + Fam \$185.02	EE + Fam \$185.02	EE + Fam \$206.83	EE + Fam \$185.02	EE + Fam \$206.83	EE + Fam \$185.02	EE + Fam \$185.02	EE + Fam \$167.49	EE + Fam \$185.02
United Concordia - Monthly Premium	EE Only \$25.20	EE Only \$25.20	EE Only \$25.20	EE Only \$25.20	EE Only \$25.20	EE Only \$25.20	EE Only \$25.20	EE Only \$25.20	EE Only \$25.20	EE Only \$25.20	EE Only \$25.20	EE Only \$25.20	EE Only \$25.20
	EE + 1 \$63.40	EE + 1 \$63.40	EE + 1 \$63.40	EE + 1 \$63.40	EE + 1 \$63.40	EE + 1 \$63.40	EE + 1 \$63.40	EE + 1 \$63.40	EE + 1 \$63.40	EE + 1 \$63.40	EE + 1 \$63.40	EE + 1 \$63.40	EE + 1 \$63.40
	EE + Fam \$63.40	EE + Fam \$63.40	EE + Fam \$63.40	EE + Fam \$63.40	EE + Fam \$63.40	EE + Fam \$63.40	EE + Fam \$63.40	EE + Fam \$63.40	EE + Fam \$63.40	EE + Fam \$63.40	EE + Fam \$63.40	EE + Fam \$63.40	EE + Fam \$63.40
MOU/Resolution	80% City paid	80% City paid	80% City paid	100% City paid	80% City paid	80% City paid	100% City paid	100% City paid	100% City paid	100% City paid	100% City paid	80% City paid	50% City paid
5. VISION PLAN MONTHLY PREMIUM, CITY CONTIBUTIONS LISTED UNDER MOU/RESOLUTION													
Exams & Lenses	Every 12 months	Every 12 months	Every 12 months	Every 12 months	Every 12 months	Every 12 months	Every 12 months	Every 12 months	Every 12 months	Every 12 months	Every 12 months	Every 12 months	Every 12 months
Frames	Every 12 months	Every 12 months	Every 12 months	Every 12 months	Every 12 months	Every 12 months	Every 12 months	Every 12 months	Every 12 months	Every 12 months	Every 12 months	Every 12 months	Every 12 months
Vision Service Plan (VSP) Monthly	EE only \$6.77	EE only \$6.77	EE only \$6.77	EE only \$6.77	EE only \$6.77	EE only \$6.77	EE only \$6.77	EE only \$6.77	EE only \$6.77	EE only \$6.77	EE only \$6.77	EE only \$6.77	EE only \$6.77
	EE + 1 \$14.14	EE + 1 \$14.14	EE + 1 \$14.14	EE + 1 \$14.14	EE + 1 \$14.14	EE + 1 \$14.14	EE + 1 \$14.14	EE + 1 \$14.14	EE + 1 \$14.14	EE + 1 \$14.14	EE + 1 \$14.14	EE + 1 \$14.14	EE + 1 \$14.14
	EE + Fam \$24.69	EE + Fam \$24.69	EE + Fam \$24.69	EE + Fam \$24.69	EE + Fam \$24.69	EE + Fam \$24.69	EE + Fam \$24.69	EE + Fam \$24.69	EE + Fam \$24.69	EE + Fam \$24.69	EE + Fam \$24.69	EE + Fam \$24.69	EE + Fam \$24.69
MOU/Resolution	50% City paid	50% City paid	50% City paid	100% City paid	50% City paid	50% City paid	100% City paid	100% City paid	100% City paid	100% City paid	100% City paid	50% City paid	100% City paid
6. CITY PAID LIFE INSURANCE													
Coverage	\$50,000 FT & \$25,000 PT	\$50,000 FT & \$25,000 PT	\$50,000 FT & \$25,000 PT	\$50,000 FT & \$25,000 PT	1 X Annual Salary	1 X Annual Salary	NONE	1 X Annual Salary	NONE - Offered through Local 1909	1 X Annual Salary	1 X Annual Salary	\$25,000	1 X Annual Salary
CIGNA - Monthly	\$5.00 FT & \$2.50 PT	\$5.00 FT & \$2.50 PT	\$5.00 FT & \$2.50 PT	\$5.00 FT & \$2.50 PT	.10 per \$1000/Annual Salary	.10 per \$1000/Annual Salary	N/A	.10 per \$1000/Annual Salary	N/A	.10 per \$1000/Annual Salary	.10 per \$1000/Annual Salary	\$2.50	.10 per \$1000/Annual Salary
7. SHORT TERM/LONG TERM DISABILITY INSURANCE													
City Provided Coverage	NONE - Covered by SDI	NONE - Covered by SDI	66 2/3 % of Salary	60% of Salary	66 2/3 % of Salary	66 2/3 % of Salary	NONE - Provided through POA	66 2/3 % of Salary	NONE - Provided through Local 1909	66 2/3 % of Salary	66 2/3 % of Salary	NONE	NONE
CIGNA - Monthly	N/A	N/A	\$0.577 per \$100 of covered payroll	\$0.25 per \$100 of covered payroll	\$0.577 per \$100 of covered payroll	\$0.577 per \$100 of covered payroll	N/A	\$0.577 per \$100 of covered payroll	N/A	\$0.577 per \$100 of covered payroll	\$0.577 per \$100 of covered payroll	N/A	N/A
8. STATE DISABILITY INSURANCE/PAID FAMILY LEAVE INSURANCE													
Coverage	Up to \$1,104/week	Up to \$1,104/week	NONE	Up to \$1,104/week	NONE	NONE	NONE	NONE	NONE	NONE	NONE	Up to \$1,104/week	NONE
EDD - Per Pay Period	0.9% X Salary, Max Withholding \$939.40 (Employee Paid)	0.9% X Salary, Max Withholding \$939.40 (Employee Paid)	N/A	0.9% X Salary, Max Withholding \$939.40 (Employee Paid)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.9% X Salary, Max Withholding \$939.40 (Employee Paid)	N/A

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	CLERICAL - 100 (011)	MAINT - 300 (031)	CONF - 400 (041)	PROF & TECH ENG- 600 (061)	HAME - 700 (071)	UNREP (Incl. Police & Fire Chief) - 1100 (072)	POLICE - 500 (051)	POL MGMT - 800 (081)	FIRE - 200 (021)	FIRE CHIEFS - 1000 (073)	FIRE OFFICERS	SR. & LIB PAGES (Budgeted & work 20 hrs or more) - 100 (011)	ELECTED OFFICIAL - 1300
9. CITY PROVIDED EMPLOYEE ASSISTANCE PROGRAM													
# of Sessions	10	10	10	7	10	10	20	20	7	7	7	10	NONE
Holman Group - Monthly	\$6.78	\$6.78	\$6.78	\$5.46	\$6.78	\$6.78	\$5.46	\$5.46	\$5.46	\$5.46	\$5.46	\$6.78	N/A
10a. RETIREMENT - PERS ("Classic" Members)													
Formula	2.5% @ 55	2.5% @ 55	2.5% @ 55	2.5% @ 55	2.5% @ 55	2.5% @ 55	3% @ 50	3% @ 50	3% @ 50	3% @ 50	3% @ 50	2.5% @ 55	2.5% @ 55, if elected to participate
CalPERS Published Employer Rate	22.063%	22.063%	22.063%	22.063%	22.063%	22.063%	39.813%	39.813%	37.146%	37.146%	37.146%	22.063%	22.063%
CalPERS Published Employee Rate	8.000%	8.000%	8.000%	8.000%	8.000%	8.000%	9.000%	9.000%	9.000%	9.000%	9.000%	8.000%	8.000%
Employer Rate (EE Paid)	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	6.000%	6.000%	6.000%	6.000%	6.000%	0.000%	0.000%
Employer Rate (City Paid)	22.063%	22.063%	22.063%	22.063%	22.063%	22.063%	33.813%	33.813%	31.146%	31.146%	31.146%	22.063%	22.063%
Employee Rate (EE paid)	8.000%	8.000%	8.000%	8.000%	8.000%	8.000%	9.000%	9.000%	9.000%	5.500%	5.500%	8.000%	8.000%
Employee Rate (City paid)	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	3.500%	3.500%	0.000%	0.000%
Total City paid PERS	22.063%	22.063%	22.063%	22.063%	22.063%	22.063%	33.813%	33.813%	31.146%	34.646%	34.646%	22.063%	22.063%
Total Employee paid PERS	8.000%	8.000%	8.000%	8.000%	8.000%	8.000%	15.000%	15.000%	15.000%	11.500%	11.500%	8.000%	8.000%
10b. RETIREMENT - PERS ("New" Members)													
Formula	2.0% @ 62	2.0% @ 62	2.0% @ 62	2.0% @ 62	2.0% @ 62	2.0% @ 62	2.7% @ 57	2.7% @ 57	2.7% @ 57	2.7% @ 57	2.7% @ 57	2.0% @ 62	2.0% @ 62, if elected to participate
CalPERS Published Employer Rate	22.063%	22.063%	22.063%	22.063%	22.063%	22.063%	39.813%	39.813%	37.146%	37.146%	37.146%	22.063%	22.063%
CalPERS Published Employee Rate	6.250%	6.250%	6.250%	6.250%	8.000%	6.250%	12.750%	12.750%	11.250%	11.250%	11.250%	6.250%	6.250%
Employer Rate (EE Paid)	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	2.250%	2.250%	3.750%	3.750%	3.750%	0.000%	0.000%
Employer Rate (City Paid)	22.063%	22.063%	22.063%	22.063%	22.063%	22.063%	37.563%	37.563%	33.396%	33.396%	33.396%	22.063%	22.063%
Employee Rate (EE paid)	6.250%	6.250%	6.250%	6.250%	8.000%	6.250%	12.750%	12.750%	11.250%	7.750%	7.750%	6.250%	6.250%
Employee Rate (City paid)	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	3.500%	3.500%	0.000%	0.000%
Total City paid PERS	22.063%	22.063%	22.063%	22.063%	22.063%	22.063%	37.563%	37.563%	33.396%	36.896%	36.896%	22.063%	22.063%
Total Employee paid PERS	6.250%	6.250%	6.250%	6.250%	8.000%	6.250%	15.000%	15.000%	15.000%	11.500%	11.500%	6.250%	6.250%

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	CLERICAL - 100 (011)	MAINT - 300 (031)	CONF - 400 (041)	PROF & TECH ENG- 600 (061)	HAME - 700 (071)	UNREP (Incl. Police & Fire Chief) - 1100 (072)	POLICE - 500 (051)	POL MGMT - 800 (081)	FIRE - 200 (021)	FIRE CHIEFS - 1000 (073)	FIRE OFFICERS	SR. & LIB PAGES (Budgeted & work 20 hrs or more) - 100 (011)	ELECTED OFFICIAL - 1300
11. MEDICARE - Hired After 3/31/86													
Medicare - Per Pay Period	1.45% X Salary (Employee & City Paid)	1.45% X Salary (Employee & City Paid)	1.45% X Salary (Employee & City Paid)	1.45% X Salary (Employee & City Paid)	1.45% X Salary (Employee & City Paid)	1.45% X Salary (Employee & City Paid)	1.45% X Salary (Employee & City Paid)	1.45% X Salary (Employee & City Paid)	1.45% X Salary (Employee & City Paid)	1.45% X Salary (Employee & City Paid)	1.45% X Salary (Employee & City Paid)	1.45% X Salary (Employee & City Paid)	1.45% X Salary (Employee & City Paid)
*Effective 1/1/13, an additional Medicare Tax of 0.9% is applicable to wages and compensation received in excess of: Married filing joint - \$250,000; Married filing separately - \$125,000; Single/Head of Household/Qualifying widow(er) - \$200,000													
12. EDUCATIONAL REIMBURSEMENT													
Annual - Subject to MOU Restrictions & Limit	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	NONE	\$750	NONE	NONE	NONE	NONE	NONE
13. HOLIDAYS													
Annual - Total Days	14.5	14.5	14.5	14.5	14.5	14.5	14	14	(40 hrs) 14	14	14	58 hours	NONE
Christmas Eve - Hours	8	8	8	8	8	8	4	0	4	4	4		
New Year's Eve - Hours	4	4	4	4	4	4	4	0	4	4	4		
13. HOLIDAY PAY													
Per Pay Period	NONE	NONE	NONE	NONE	NONE	NONE	(40 hrs) 6.73 % X Salary	(40 hrs) 6.73 % X Salary	(56 hrs) 5.77 % X Salary	(56 hrs) 5.77 % X Salary	(56 hrs) 5.77 % X Salary	NONE	NONE
14. VACATION LEAVE ACCRUALS													
Annual	1st yr - 80 hrs	1st yr - 80 hrs	1st yr - 80 hrs	1st yr - 80 hrs	1st yr - 80 hrs	1st yr - 80 hrs	1st yr - 80 hrs	1st yr - 80 hrs	(40 hrs)	(40 hrs)	(40 hrs)	1st yr - 80 hrs	NONE
	5-9 yrs -120 hrs	5-9 yrs -120 hrs	5-9 yrs -120 hrs	5-9 yrs -120 hrs	5-9 yrs -120 hrs	5-9 yrs -120 hrs	5-9 yrs - 120 hrs	5-9 yrs -120 hrs	1st yr - 100 hrs	1st yr - 100 hrs	1st yr - 100 hrs	5-9 yrs -120 hrs	
	10 yrs+ -160 hrs	10 yrs+ -160 hrs	10 yrs+ -160 hrs	10 yrs+ -160 hrs	10 yrs+ -160 hrs	10 yrs+ -160 hrs	10-14 yrs - 160 hrs	10 yrs+ -160 hrs	5-14 yrs - 160 hrs	5-14 yrs - 160 hrs	5-14 yrs - 160 hrs	10 yrs+ -160 hrs	
	20 yrs+ - 200 hrs	20 yrs+ - 200 hrs	20 yrs+ - 200 hrs	20 yrs+ - 200 hrs	20 yrs+ - 200 hrs	20 yrs+ - 200 hrs	15 yrs+ - 200 hrs	20 yrs+ - 200 hrs	15 yrs+ - 200 hrs	15 yrs+ - 200 hrs	15 yrs+ - 200 hrs	20 yrs+ - 200 hrs	
									(56 hrs)	(56 hrs)	(56 hrs)	* Prorated based on actual hrs worked	
									1st yr - 169 hrs	1st yr - 100 hrs	1st yr - 100 hrs		
									5-14 yrs - 240 hrs	5-14 yrs - 160 hrs	5-14 yrs - 160 hrs		
									15 yrs+ - 300 hrs	15 yrs+ - 200 hrs	15 yrs+ - 200 hrs		

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15. SICK LEAVE ACCRUALS													
Annual	96 hrs	96 hrs	96 hrs	96 hrs	96 hrs	96 hrs	96 hrs	96 hrs	(40 hrs) - 103 hrs (56 hrs) - 144 hrs	(40 hrs) - 103 hrs (56 hrs) - 144 hrs	(40 hrs) - 103 hrs (56 hrs) - 144 hrs	96 hrs *Prorated based on hrs worked	NONE
Max Accumulation	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A
Separation Payoff*	1% X # City service years X Payrate	1% X # City service years X Payrate	1% X # City service years X Payrate	1% X # City service years X Payrate	1% X # City service years X Payrate	1% X # City service years X Payrate	Varies - 0% - 1.5% X City service years X Payrate	Varies - 0% - 1.5% X City service years X Payrate	1% X # City service years X Payrate	1% X # City service years X Payrate	1% X # City service years X Payrate	1% X # City service years X Payrate	N/A
*Employee must leave in good standing. Also, employee must have 20 yrs of City service at time of separation or separate due to retirement or death. HAME and Unrepresented employees hired after 4/1/2012 are not eligible for sick leave payout upon separation.													
16. UNIFORM ALLOWANCE													
Annual	\$275	\$175 - Safety Shoes	NONE	\$275 - Police ID Spec \$200 - Safety Shoes \$125 - Prescription Safety Glasses	\$195 - Safety Shoes	\$480 - Fire Chief \$440 - Police Chief	\$900 (paid on a per pay period basis)	\$440	\$430 (paid on a per pay period basis)	\$480 (paid on a per pay period basis)	\$480 (paid on a per pay period basis)	NONE	NONE
17. EDUCATIONAL INCENTIVE													
Per Pay Period	NONE	NONE	NONE	NONE	NONE	NONE	2.5% - 15% depending on POST, degree, & years of service (see MOU for more information)	2.5% - 50 hrs approved study (or equiv (3 sem/4 qtr) 2.5% - POST Interm 5.0% POST Adv 7.5% max @ 10 yrs	2.5% - AA 5.0% - BA 7.5% perm @ 10 yrs	2.5% - AA 5.0% - BA 7.5% perm @ 10 yrs	2.5% - AA 5.0% - BA 7.5% perm @ 10 yrs	NONE	NONE